

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

JASON PAUL GUSTAFSON

Debtor(s)

Case No. 22-10161JCM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/05/2022.
- 2) The plan was confirmed on 06/23/2022.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/15/2023.
- 5) The case was dismissed on 09/06/2023.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 22.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$35,596.46.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$14,403.11
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$14,403.11

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,825.66
Court Costs \$0.00
Trustee Expenses & Compensation \$703.64
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,529.30

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA NA**	Unsecured	5,324.19	5,324.19	5,324.19	0.00	0.00
BRENNAN AND CLARK	Unsecured	445.64	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	5,797.96	5,159.45	5,159.45	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	NA	3,257.54	3,257.54	0.00	0.00
CAPITAL ONE BANK USA NA	Unsecured	884.00	NA	NA	0.00	0.00
CERTIFIED AUTOMOTIVE LEASE COI	Unsecured	4,138.81	NA	NA	0.00	0.00
CERTIFIED AUTOMOTIVE LEASE COI	Secured	NA	NA	NA	0.00	0.00
CREDIT PROTECTION ASSOC++	Unsecured	1,122.54	NA	NA	0.00	0.00
DEERE & CO/JOHN DEERE CREDIT	Secured	529.98	529.98	529.98	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	0.00	16,512.64	16,512.64	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	6,038.03	6,038.03	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	894.43	894.43	0.00	0.00
LVNV FUNDING LLC	Unsecured	10,700.93	10,700.93	10,700.93	0.00	0.00
M & T BANK	Unsecured	0.00	519.92	519.92	0.00	0.00
M & T BANK	Secured	19,234.33	19,234.33	19,234.33	2,534.56	1,129.37
NATIONAL FUEL GAS DISTRIBUTION	Unsecured	NA	1,994.63	1,994.63	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	627.40	627.40	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	2,936.74	2,309.34	2,309.34	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,628.58	2,628.28	2,628.28	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	6,637.00	6,599.83	6,599.83	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,271.00	1,271.83	1,271.83	0.00	0.00
PRESTA CONTRACTOR SUPPLY CO	Unsecured	19,728.27	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC - AGENT FO	Unsecured	1,944.58	1,944.58	1,944.58	0.00	0.00
QUANTUM3 GROUP LLC - AGENT MC	Unsecured	1,807.64	1,807.64	1,807.64	0.00	0.00
ROCKET MORTGAGE LLC FKA QUICI	Secured	73,228.73	73,228.73	0.00	7,204.87	0.00
ROCKET MORTGAGE LLC FKA QUICI	Secured	0.00	12,713.80	12,713.80	0.00	0.00
RONDA J WINNECOUR TRUSTEE/CLE	Priority	NA	0.00	5.01	5.01	0.00
SCHAFFNER KNOGHT MINNAUGH &	Unsecured	3,009.27	NA	NA	0.00	0.00
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	NA	691.30	691.30	0.00	0.00
TRADESMEN INTERNATIONAL LLC	Unsecured	10,107.44	13,584.65	13,584.65	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	220.95	220.95	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$7,204.87	\$0.00
Mortgage Arrearage	\$12,713.80	\$0.00	\$0.00
Debt Secured by Vehicle	\$19,234.33	\$2,534.56	\$1,129.37
All Other Secured	\$529.98	\$0.00	\$0.00
TOTAL SECURED:	\$32,478.11	\$9,739.43	\$1,129.37
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$18,826.99	\$5.01	\$0.00
TOTAL PRIORITY:	\$18,826.99	\$5.01	\$0.00
GENERAL UNSECURED PAYMENTS:	\$63,265.58	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$3,529.30</u>	
Disbursements to Creditors	<u>\$10,873.81</u>	
TOTAL DISBURSEMENTS :		<u>\$14,403.11</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/09/2024

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.